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ABSTRACT

Approximately 95 percent of affiliated Jewish youth attend college. Much is happening in student aid today that will probably affect parents and their children. Issues of importance include: (1) legal considerations; (2) sources of financial aid; (3) applying for financial aid; (4) state and federal programs of financial aid; (5) sources of information about financial aid; (6) problems of middle income, risk scholarships, and aid for transfer students; (7) the future of student aid; and (8) training educational personnel to administer student financial aid. What should be the role of the B'nai B'rith Career and Counseling Service (BBCCS) in career and scholarship planning? It is extremely important that all BBCCS officers be particularly aware of student aid and financial assistance opportunities available or potentially so from all sources. (Author/KE)

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STUDENT AIDS AND BBCCS: A NEW LOOK AT AN OLD PROBLEM

Address Delivered at the BBCCS Professional Staff Conference
Saddle Brook, N.J., October 27-29, 1973

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I. Student Aid 1938-1973 -- A Brief Comparison

When BBCCS was founded 35 years ago, the problem of student aid for Jewish youth was far less complex than it is today. In 1938, approximately 100,000 Jewish students were in attendance at approximately 200 colleges. Total undergraduate enrollment was 1.2 million. A larger proportion of Jewish males relative to Jewish females attended college in 1938 than today. A large proportion of Jewish college youth came from middle-class immigrant families. Motivation for a college education was exceedingly high. Parents and youth were united in this thrust. At the same time, however, it was a tremendous financial struggle for these immigrant sons and daughters to pay tuition and living expenses. In 1938 tuition at some state universities was a little over $100 a year for out-of-state residents. For state residents, it was about half that amount. Life styles were such that the present fringes and frills of college life were practically unknown. Many Jewish youth were obliged to maintain part-time jobs during the academic year, full-time employment during the summer, and live within a most stringent budget. Those who attended college at a considerable distance hitchhiked home on occasion or went home only once during the year.

Thirty-five years ago, there was not one professional directory of student aids, administered either by various colleges or non-college sources. Student aid administration, including the new role of financial aid officers, was far from the professional status it holds today. Awards were listed by the college in writing or orally. There was little uniformity in student aid application procedures. College student aid booklets were very primitive compared to today's well-written printed brochures giving the student aid story of a particular school.

Non-school administered scholarships were even more chaotic. Luck or the influence of a knowledgeable friend or teacher were the primary conditions for receiving financial help. Occasionally, counselors were aware of specific awards and brought them to the attention of needy, and usually gifted, students. Many of these awards, particularly scholarships, were given primarily on the basis of grades and/or other measures of accomplishment. Although need was taken into consideration, it was not a primary factor as it now is in many private, State and Federal financial assistance programs.

From the beginning BBCCS occasionally obtained information on national scholarships or educational loans and brought it to the attention of professional staff. No systematic sharing of student aid source took place until 1949 when the directory, Scholarships, Fellowships and Loans, was published. Very early in the development of student aid projects, B'nai B'rith lodges and B'nai B'rith Women

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chapters had small funds set up to help gifted and needy Jewish youth. B'nai B'rith Districts 2 and 6 were particularly interested in these projects. A few limited funds were set up at the national level. Now, as then total monies available through B'nai B'rith funds are negligible in comparison to the needs of Jewish youth. Many of these funds were in the amount of $50 to $250. Many still offer comparable amounts. Even so, they may make a significant difference in the lives of those students receiving aid.

II. The Current Scene - An Overview.

A. Legal Considerations.

At present 400,000+ Jewish youth are in college. Approximately 95% of affiliated Jewish youth attend college. Total undergraduate college enrollment now numbers 8,200,000. Much is happening in student aid today that will probably affect parents and their children.

The recent lowering of the voting age to 18 probably has a number of consequences and implications. The extent depends to some degree on court decisions. Courts may continue to support the elimination of non-resident tuition, or they may decide that 18-year-olds are adults and thus legally independent of family income for purposes of loans and grants. If either or both of the above occur, it is possible that it will no longer be legal to compute family income in determining the amount of student aid to be awarded.

At the present time, however, family income must still be estimated for Basic Educational Opportunity Grants, Federal Guaranteed Student Loans, State Student Aid programs and many private awards.

Implications of the lowering of the voting age and possible court decisions are not within the purview of this paper, but they are expected to be many. One which occurred prior to lowering the voting age is housing. For example, colleges can no longer force young people to live in campus dormitories. As a result, either colleges' income is decreased or they are forced to make dormitory living more attractive. This is taking place at an accelerated rate. It is already evident that coed dorms have also taken their place and with little objection from parents.

B. Sources of Student Financial Aid.

Donors of student financial aid include the Federal government, State governments, colleges and universities from funds they control, and others such as funds and foundations, associations, industry, unions, etc. The major sources of Federal aid are the Basic Educational Opportunity Grants, the Guaranteed Student Loans, National Direct Student Loans, College Work-Study Programs, and Supplemental Educational Opportunity Grants. Students may also be eligible for Veterans Administration benefits and Social Security Administration awards.

C. Types of Awards.

1. Student Aid Packages.

The trend in aid awarded through the colleges, universities,

institutions of post-secondary education with their own funds, or as agents of Federal and State programs, or in combination, is to award part outright grant, part loan, and part work-study. The proportions vary according to many criteria, such as funds available, legislation, need of the student, etc.

2. Scholarships.

Scholarships by definition are generally outright awards to undergraduates and ordinarily require no repayment. They may also at times be called grants, grants-in-aid, or fellowships. Awards titled scholarships may be made to graduate students and require repayment; these are not truly scholarships. Terms of the award determine what it is.

Scholarships vary widely in the amount of the award, from as little as $25 to as much as $4,500 a year. They may be awarded to study in a certain field of endeavor, to children of employees, to residents of a specified geographic location, or they may be open to anyone for any area of study. Currently, the general practice is to select recipients on predetermined criteria and to set the amount of the scholarship based on need.

3. Fellowships.

By definition fellowships are generally awarded to students seeking advanced degrees. Academic excellence and field of endeavor are more likely to be the basis of selection. Fellowships are outright grants with no requirement to repay.

4. Loans.

Educational loans are granted to undergraduate or graduate students to pay for college, technical, trade, business or professional education. Generally repayment of educational loans does not begin until after the education or training is completed with an extended length of time to repay. Interest is normally lower than commercial loan rates. Students may borrow even if they are legal minors.

Loans are the area of student financial aid that is perhaps in the greatest ferment at this time. The Higher Education Act of 1972 made some changes in eligibility and administration of guaranteed loans and payment of interest that initially caused confusion. The problems created by excessive borrowing by students have triggered discussions of new ways of repaying student loans. Recent heavy loan defaults are raising administrative questions.

In addition to educational loans granted to students, parents may borrow from commercial lending institutions at current interest rates with short term repayment periods while their students are in college.

5. Applying for Student Financial Aid.

Generally speaking, students in need of financial assistance apply through the financial aid office of the institutions to which

they apply for admission and at which they are students. Institutions participate in the administration of some Federal and State programs as well as their own. Students generally complete the forms for need analysis calculated by the American College Testing Program in Iowa or by the College Scholarship Service in New Jersey. Students completing the application for determination of family contribution required by the Basic Educational Opportunity Grant Program will also have to complete the need analysis forms of ACT or CSS.

III. Programs of Financial Aid.

A. U.S. Office of Education Financial Aid Program.

The BASIC EDUCATIONAL OPPORTUNITY GRANT PROGRAM (Basic Grants) makes funds available to eligible students attending approved colleges, community/junior colleges, vocational schools, technical institutes, hospital schools of nursing, and other post-high school institutions.

In academic year 1973-74, students may apply for a Basic Grant if they are entering an approved postsecondary educational institution for the first time and on a full-time basis.

To apply for a Basic Grant, students must complete a form called "Application for Determination of Expected Family Contribution." Applications may be obtained from postsecondary educational institutions, high schools, post offices, state employment offices, county agricultural extension agents, colleges, Talent Search and Upward Bound projects, or by writing to Box G, Iowa City, Iowa 52240. The completed form is sent to Box B, Iowa City, Iowa 52240. Within four weeks a "Family Contribution Analysis Report" will be received.

The Report is then submitted to the schools which will calculate the amount of the Basic Grant the student is eligible to receive. (Report may be submitted to more than one school.) The amount of the award is based on Expected Family Contribution, the cost of attendance at school, and a payment schedule issued to all approved educational institutions by the U.S. Office of Education.

The SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG) PROGRAM is for students of exceptional financial need, who without the grant, would be unable to continue their education.

Students are eligible to apply if they are enrolled at least half-time as an undergraduate or vocational student in an educational institution participating in the program. Graduate students are not eligible.

An SEOG cannot be less than $200 or more than $1,500 per year. Normally, grants may be received for up to four years. However, they may be received for five years when the course of study requires the extra time. The total that may be awarded is $4,000 for a four-year course of study or $5,000 for a five-year course. Educational institutions must provide SEOG recipients with additional financial assistance at least equal to the amount of the grant.

Application is through the financial aid officer who is responsible for determining who will receive an SEOG and the amount.

The COLLEGE WORK-STUDY (CWS) PROGRAM provides jobs for students who have great financial need and must earn part of their educational expenses. Students may apply if they are enrolled at least half-time as graduate, undergraduate, or vocational students in an approved postsecondary educational institution.

The educational institution which participates in College Work-Study arranges jobs on campus or off campus with a public or private nonprofit agency, such as a hospital. Eligible students may be employed for as many as 40 hours a week.

In arranging a job and determining how many hours a week a student may work under this program, the financial aid officer will take into account:

(1) His need for financial assistance

(2) Class Schedule

(3) Health and Academic Progress

In general, the salary is at least equal to the current minimum wage and may be as much as $3.50 an hour.

Application is made to the school's financial aid officer who is responsible for determining eligibility and arranging the job.

The NATIONAL DIRECT STUDENT LOAN (NDSL) PROGRAM is for students who are enrolled at least half-time in a participating institution and who need a loan to meet their educational expenses:

A student may borrow a total of: (a) $2,500 if he is enrolled in a vocational program or has completed less than two years of a program leading to a bachelor's degree; (b) $5,000 if he is an undergraduate student who has already completed two years of study toward a bachelor's degree. (This total includes any amount borrowed under NDSL for the first two years of study); (c) $10,000 for graduate study. (This total includes any amount borrowed under NDSL for undergraduate study.)

Repayment begins nine months after students graduate or leave school for other reasons. Students may be allowed up to ten years to pay back the loan. During the repayment period, 3 percent interest on the unpaid balance of the loan principal is charged.

No payments are required for up to three years while the recipient is serving in the Armed Forces, Peace Corps or VISTA. There are also cancellation provisions for borrowers who go into certain fields of teaching or specified military duty.

Application is through the school's financial aid officer.

The GUARANTEED STUDENT LOAN PROGRAM enables students to borrow directly from a bank, credit union, savings and loan association, or

other participating lenders who are willing to offer educational loans to students. The loan is guaranteed by a State or private nonprofit agency or insured by the Federal Government.

A student may apply for a loan if he is enrolled or has been accepted for enrollment at least half-time in an eligible college or university, a school of nursing, or a vocational, technical, trade, business, or home study school. A high school diploma is not required in order to borrow.

The maximum a student may borrow is $2,500 a year (in some States it is less). Interest may not be more than 7 percent.

The total amount an individual may borrow for undergraduate or vocational study is $7,500. The total is $10,000 for graduate study alone or in combination with undergraduate study.

To apply for the Federal interest benefits, a student must submit to the lender a recommendation from his school as to the amount he needs in order to meet educational expenses. If the student qualifies for these benefits, the Federal Government will pay interest rates until the repayment period begins. If the student does not qualify for Federal interest benefits, he may still borrow, but will have to pay his own interest from the time he takes out the loan until it is paid.

All borrowers must submit an affidavit that the loan will be used only for educational purposes. It must be signed before a notary or other person authorized to administer oaths.

The loan must be repaid. Payments begin between 9 and 12 months after the student graduates or leaves school and he may be allowed to take up to 10 years to pay it off. The amount of payments depends upon the size of the debt; but at least $360 must be paid a year.

Payments do not have to be made for up to three years while serving in the Armed Forces, Peace Corps, or VISTA, or for any time the student returns to full-time study.

Contact the school's financial aid officer for information and application forms.

Sources of information on the Guaranteed Student Loan Program are as follows:

ALABAMA
Director of Higher Education
Office of Education, Region IV
50 Seventh Street, NE
Atlanta, Georgia 30323

ALASKA
Student Aid Office
State Education Department
Pouch F, AOB
Juneau, Alaska 99801

ARIZONA
Director of Higher Education
Office of Education, Region IX
50 Fulton Street
San Francisco, Calif. 94102

ARKANSAS
Student Loan Guarantee
Foundation of Arkansas
Suite 515, 1515 West 7th St.
Little Rock, Arkansas 72202

CALIFORNIA (See Arizona)

COLORADO
Director of Higher Education
Office of Education, Region VIII
9017 Federal Office Building
19th & Stout Streets
Denver, Colorado 80202

CONNECTICUT
Connecticut Student Loan Foundation
251 Asylum Street
Hartford, Connecticut 06103

DELAWARE
Delaware Higher Education Loan Program
c/o Brandywine College
P.O. Box 7139
Wilmington, Delaware 19803

DISTRICT OF COLUMBIA
D.C. Student Loan Insurance Program
1329 E Street, N.W.
Washington, D.C. 20004

FLORIDA (See Alabama)

GEORGIA
Georgia Higher Education Assistance Corporation
9 La Vista Perimeter Park
2187 Northlake Parkway
Atlanta, Georgia 30084

HAWAII (See Arizona)

IDAHO
Director of Higher Education
Office of Education, Region X
1321 Second Avenue
Seattle, Washington 98101

ILLINOIS
Illinois Guaranteed Loan Program
102 Wilmot Road
Deerfield, Illinois 60015

INDIANA
Director of Higher Education
Office of Education, Region V
300 South Wacker Drive
Chicago, Illinois 60606

IOWA
Director of Higher Education
Office of Education, Region VII
601 East 12th Street
Kansas City, Missouri 64106

KANSAS (See Iowa)

KENTUCKY (See Alabama)

LOUISIANA (In-State residents)
Louisiana Higher Education Assistance Commission
P.O. Box 44095
Capitol Station
Baton Rouge, Louisiana 70804

LOUISIANA (Out-of-State residents)
United Student Aid Funds, Inc.
845 Third Avenue
New York, N.Y. 10022

MAINE
Maine State Department of Education and Cultural Services
Augusta, Maine 04330

MARYLAND
Maryland Higher Education Loan Corporation
2100 Guilford Avenue
Baltimore, Maryland 21218

MASSACHUSETTS
Massachusetts Higher Education Assistance Corporation
511 Statler Building
Boston, Massachusetts 02116

MICHIGAN
Michigan Higher Education Assistance Authority
309 North Washington Avenue
Lansing, Michigan 48902

MINNESOTA (See Indiana)

MISSISSIPPI (See Alabama)

MISSOURI (See Iowa)

MONTANA (See Colorado)

NEBRASKA (See Iowa)

NEVADA
State Department of Education
Carson City, Nevada 78901

NEW HAMPSHIRE
New Hampshire Higher Education
Assistance Foundation
3 Capitol Street
Concord, New Hampshire 03301

NEW JERSEY
New Jersey Higher Education
Assistance Authority
65 Prospect Street
P.O. Box 1293
Trenton, New Jersey 08625

NEW MEXICO
Director of Higher Education
Office of Education, Region VI
1114 Commerce Street
Dallas, Texas 75202

NEW YORK
New York Higher Education
Assistance Corporation
50 Wolf Road
Albany, New York 12205

NORTH CAROLINA
North Carolina State Education
Assistance Authority
P.O. Box 2688
Chapel Hill, North Carolina 27514

NORTH DAKOTA (See Colorado)

OHIO
Ohio Student Loan Commission
33 North High Street
Columbus, Ohio 43215

OKLAHOMA
Oklahoma State Regents for Higher
Education
118 Capitol Building
Oklahoma City, Oklahoma 73105

OREGON
State of Oregon Scholarship
Commission
1445 Willamette Street
Eugene, Oregon 97401

PENNSYLVANIA
Pennsylvania Higher Education
Assistance Agency
Towne House, 660 Boas Street
Harrisburg, Pennsylvania 17102

PUERTO RICO
Director of Higher Education
Office of Education, Region II
26 Federal Plaza
New York, N.Y. 10022

RHODE ISLAND
Rhode Island Higher Education
Assistance Corporation
Room 414, 187 Westminster Mall
P.O. Box 579
Providence, Rhode Island 02901

SOUTH CAROLINA (See Louisiana
Out-of-State residents)

SOUTH DAKOTA (See Colorado)

TENNESSEE
Tennessee Education Loan Corp.
Cordell Hull Bldg., Fl.C-3
Nashville, Tennessee 37219

TEXAS (See New Mexico)

UTAH (See Colorado)

VERMONT
Vermont Student Assistance Corp.
156 College Street
Burlington, Vermont 05401

VIRGINIA
Virginia State Education
Assistance Authority
501 East Franklin Street
Ste. 311, Professional Bldg.
Richmond, Virginia 23219

WASHINGTON (See Idaho)

WEST VIRGINIA
Director of Higher Education
Office of Education, Region III
P.O. Box 13716
3535 Market Street
Philadelphia, Pennsylvania 19101

WISCONSIN
Wisconsin Higher Education Corp.
State Office Building
115 West Wilson Street
Madison, Wisconsin 53702

WYOMING (See Colorado)

AMERICAN SAMOA (See Arizona)

GUAM (See Arizona)

VIRGIN ISLANDS (See South Carolina)

TRUST TERRITORY (See Arizona)

B. Veterans and Dependents of Veterans

The U.S. Veterans Administration is the administering agency for G.I. Benefits. In addition to monthly benefits, there are three programs too little known for veterans with educational deficits and in financial need.

Student veterans who are working for a high school diploma or equivalency certificate and postsecondary students who need developmental or refresher work may be enrolled part- or full-time in developmental courses and receive regular G.I. benefits (not charged against postsecondary education benefits) for as long as possible.

Veterans with a course deficiency may receive tutorial help of up to $50 a month not to exceed $450. Any qualified person, faculty member, graduate student or fellow undergraduate may serve as the tutor.

Student veterans may earn $250 for 100 hours of work either at the Veterans Administration or providing veterans services at colleges. Priority in employment goes to needy and disabled veterans.

A particularly helpful source of information on veterans benefits may be your local American Legion post. The American Legion, Indianapolis, Indiana, annually updates Need a Lift? The cost is 50¢. This is a comprehensive checklist of aid for veterans and their dependents.

C. State Programs of Financial Aid for Postsecondary Education.

In addition to reduced tuition at public or private institutions having contracts with a State for its residents, about 22 States have comprehensive scholarship and/or loan programs for their residents. Details may be obtained from State Department of Education.

D. Institutions of Postsecondary Education.

Most institutions publish details about awards they grant either in their catalogs or in special brochures on financial aid. The separate brochure should be maintained on a current basis as is the catalog. Some funds are general and unrestrictive; others are quite specific as to who is eligible and what he/she must study.

Some institutions charge no tuition and may pay other college-related expenses. The military academies, the Merchant Marine Academy, Webb School of Architecture in New York, Curtis School of Music in Philadelphia, and Deep Springs in Deep Springs, California are examples.

E. Military Scholarships.

Reserve Officer Training Corps is a form of student financial aid.

F. Cooperative Education.

Cooperative education alternates work with study. It affords an opportunity to obtain a college education at less cost and with a work program that may be related to the field of study. A free descriptive listing of colleges which participate in cooperative work-study plans may be obtained from Cooperative Education Association, Drexel University, Philadelphia, Pa. 19104. Aside from financial benefits, for many students, work experience makes the learning process more meaningful and relevant. It may be a positive counterforce to alienation and college disenchantment.

G. Industry-Sponsored Aids.

Industry-sponsored aid is at all levels of study. At the undergraduate level, general aid is given to employees, dependents of employees, residents of a geographical area served, or it may be a nationwide contest.

H Labor Union Aids.

Labor unions tend to award aid at the undergraduate college level either to dependents of members, to members, or to high school seniors in its area through essay competitions.

I. Religious Aids.

Several denominational groups offer scholarships and loans for their members to attend either institutions affiliated with the group or any accredited institution. In the case of Jewish groups, examples are:

Hebrew Free Loan Funds offered in many communities have helped many thousands of Jewish youth. During the last 80 years, more than 775,000 people have received loans from the New York Hebrew Free Loan Society.

No candidate who wishes to study for the rabbinate need give up his plans because of lack of funds. Contact should be made with the reform, conservative and orthodox seminaries.

National Foundation for Jewish Culture, 315 Park Avenue South, New York, N.Y. 10010, provides funds for students for research on projects of a Jewish nature.

Jewish Occupational Council, 114 Fifth Ave., New York, N.Y. 10010, administers the Baron DeHirsch Fund, offering loans to young people having practical vocational goals. Years ago, the fund was limited to those Jewish persons who were taking training in agriculture. Today, it encompasses a wide variety of careers with hundreds of Jewish youth being helped.

National Jewish Welfare Board, 15 East 26th St., New York, N.Y. 10010, administers on a limited basis, local and national

scholarships to students wishing to obtain the Master of Social Work degree. The Welfare Board also provides a limited number of stipends for those wishing to work in Jewish Community Centers and undergraduate stipends for those entering the field of Health and Physical Education. Each award requires a 2-year commitment to work in the field of Jewish Communal Service after graduation.

The Council of Jewish Federations and Welfare Funds, 315 Park Ave. South, New York, N.Y. 10010, oversees the Federation Executive Recruitment and Education Program which offers graduate social work studies, conjunctive Jewish studies and practical application within the local Federation. Stipends and loans up to $5000 or $6000 in the first year of study and similar long term loans for the second year are available to those who qualify for the Master's degree program.

There are also a few national scholarships and/or fellowships offered by B'nai B'rith Youth Organization. Details may be obtained by writing to Alex Balzer, National Director of Field Operations, BBYO, 1640 Rhode Island Ave., N.W., Washington, D.C. 20036.

It is equally important that each BBCCS office be cognizant of all available local scholarships and loans, particularly those for which the donor is of the Jewish faith.

Through the years it has been relatively easy to enlist the aid of wealthy Jewish people in setting up local funds to help needy and talented Jewish youth. Many wealthy people have sponsored Jewish youth at college without having it known to the general public. Off the record, one of our own BBCCS Commissioners has done this over the years.

Each community has wealthy, concerned people who may be approached with the idea of trying to help needy Jewish youth and adults. The establishment of such programs also provides the opportunity to tell them of our work and interest important Jewish community leaders in serving on our BBCCS Advisory Boards.

The 'new' visibility of Jewish poor has attracted the attention of lay and professional national Jewish leadership. Since David Blumberg, the International President of B'nai B'rith, re-emphasized the new thrusts of B'nai B'rith to help the Jewish poor, efforts have been even more pronounced. Only in recent years has the Jewish community begun to realize the number of Jewish poor who are in their midst. The Baltimore Jewish community, however, has a long history of interest in this area. Leon L. Lerner, Director of the Baltimore BBCCS, initiated a pilot study of Jewish poor in the Baltimore area -- an important step in meeting the student aid needs of this group. His study uncovered some 200 Jewish families on welfare. A number of these families are in their thirties! Student financial aid on this age level may help to terminate the cycle of poverty.

J. Special Interest Groups

Special interest groups frequently sponsor scholarships to aid or encourage students who share their interests. These

groups find student aid programs an excellent recruiting device. Grants, educational loans, fellowships, or part-time work may be available to members of the group, their children, or young people planning to take a course of study relevant to special objectives or interests of the group. National and local professional and trade associations often offer student aid to young people who wish to follow a career in a particular trade or profession. Thus, for example, the American Osteopathic Association, 212 East Ohio St., Chicago, Ill. 60611, encourages students to enter this field.

An interest group that currently is of major concern is women. Three relatively recent programs that may have potential use for our clients are:

a) ALTRUSA Foundation offers educational awards of $50 to $350 to women of all ages who need to work, but lack the necessary funds to help them qualify for employment. These awards are given for job training retraining, purchase of wage-earning equipment, or personal rehabilitation. During 1972, approximately $50,000 was granted by this Foundation for this program.

b) Business and Professional Women's Foundation awards encompass development scholarships for women of any age who need financial help to further their education or training. These may be on a part-time or full-time basis. During the past two years, approximately $75,000 was expended on these scholarships.

c) The Council of Southern Universities participates in a development program for women. This program enables those over 21 years of age to receive needed student aid to engage in one year of intensive retraining or concentrated study. Approximately $20,000 is now allocated for these funds.

K. Local Community.

Clubs and organizations, particularly community women's groups, are also an exceedingly important source of financial assistance. Competition is usually less formidable than at the national level. At the community level, citizens' scholarship foundations are supported by local industry, citizens and civic, fraternal, social, and financial groups. Generally, recipients are local students free to select the institution and major field of their choice. The initial program of this type was founded in Greater Fall River, Massachusetts, in 1958. This group issues a free newsletter that is available for the asking, by writing the Citizens Scholarship Foundation of America, 195 West St., Waltham, Mass. 02154.

The above should give you in brief form the major areas of financial student aid. Such well-known programs as the National Merit programs, the Westinghouse Science Search and Betty Crocker Homemaker contests are not covered; they receive adequate publicity.

IV. Areas in Which Problems Exist for Many Jewish Families and Their Student Children.

A. Middle-Income.

Much of the current emphasis in student financial aid is to increase the access to postsecondary education for students from low income families and minority groups. The bulk of the Jewish students do not come from either of these backgrounds as defined by present legislation. Middle-income families with more than one college-age child are finding it more and more of a financial strain to meet the increasing costs of college at a time when their children are ineligible for more than token scholarships or for interest subsidies on educational loans.

The educational student loan crunch is growing for those college students from middle-income families. As you know, a high percentage of Jewish families fall in this category. Jewish families are finding it increasingly difficult to obtain government-subsidized loans. This is, of course, another casualty of higher interest rates and the tight money market. According to the U.S. Office of Education, the amount and number of student loans were 40% lower in the four months' period up to July 31 of this year than last year. This is lower than any similar period since the loan program began seven years ago. This may also have been a partial result of the confusion caused by implementing the Higher Education Act of 1972. Although figures are not yet known for the 1973-74 school year, totals may fall short of the average of more than $1 billion in loans to over a million students in each of the last three years.

One factor in the drop-off is the strong financial need test imposed by Congress last year. It disqualifies students from families with an annual income of $10,000 to $15,000 after taxes. This clause encompasses families having the greatest percentage of students. Secondly, college financial assistance officers are making a very strict interpretation of the needs test. Finally, banks and other lenders have found they can invest and lend their monies at a higher rate of interest than the 7% rate required by government guaranteed student loans. Even the Small Business Administration guarantees loans up to 8 3/4%.

B. Risk Scholarships.

One of the new and interesting developments is that of "risk" scholarships. These scholarships are particularly used for disadvantaged individuals or others who appear to have potential, but, based on test scores or past performance would receive no financing. Something may now be done about the many late bloomers who, in the past, had no opportunities for financial assistance. Risk scholarships offer a great deal of challenge in terms of creative thinking and planning for any professional counselor. I hope that some of our BBCCS offices will initiate activities to interest community leaders to set up risk scholarships in combination with, or apart from, any other funds that are established at our offices.

C. Aid for Transfer Students.

In 1972, more than 500,000 transfer students encountered the problems of shortages of student aid available to them. Few four-year educational institutions make special financial provisions or designate particular scholarships for transfer students. Without assistance, many transferees are unable to meet college expenses.

Ferrin's data (1971; from 153 Southwestern colleges showed that the community college student received the least aid in relation to college costs. This is true even though these students have fewer financial resources than those in other institutions.

Of particular significance in alleviating this situation is the College Board's Upper Division Scholarship Program, started and funded by the Ford Foundation. One million dollars in scholarships is provided to approximately one thousand minority students transferring from community colleges to four-year institutions. The Bush Foundation through its Opportunity Grants Program also assists about one thousand Minnesota junior college graduates so they may attend private four-year colleges in that State. The Foundation hopes this effort will minimize problems which serve to limit public junior college enrollment in private senior institutions.

While efforts are being made to improve the transfer student's financial situation, there is some doubt whether the overall picture has changed since the Willingham-Findikyan data were gathered in 1967. The majority of institutions admit to no procedural problems that obstruct aid to transfer students. Applications, however, are often late in being received and few funds are available.

Hopefully, financial aid for transfer students will be increased by new federal legislation enacted by the U.S. Congress in 1972. A greater number of community college students will receive support via funding of Basic Opportunity Grants. At present, legislation is open to interpretation regarding transfers. Guidelines should be developed to protect transfer students. Institutional methods by which student budgets are estimated, the amount of aid to be awarded to part-time students, and the practices employed in packaging aid, are all critical.

V. The Future of Student Aids.

A. Growth

Enrollment in higher education and operating costs of colleges and universities have rapidly accelerated in recent years. According to the Association of American Universities, the total number of earned degrees increased by 80 percent between the academic years 1955-56 and 1965-66. These figures regarding awarding of all degrees show that the greatest increase was recorded in public universities. Institutional grants, fellowships, employment, loans, foundation and corporate awards are increasing as part of the nationwide effort to meet unprecedented educational needs of American youth and adults. Some of today's accepted practices in Federal and State programs were originally tested and refined by institutional and foundation donors. Yale University and Massachusetts Institute of Technology are two schools which have had great success with student loan funds.

The first State-guaranteed education loan fund was the HELP Program of Massachusetts, from which a large-scale experience was gained through a non-governmental organization. Grants to make higher education available to minority groups have long been available. The Opportunity Fellowships Program of the John Hay Whitney Foundation was an early example.

The number of high school graduates in the years ahead will greatly increase. Growing aspirations and awareness that a college degree is fast becoming the minimum educational requirement for certain prestige careers are some reasons for the projected continued growth of college enrollment. Some educators predict that by 1980 two-thirds of all college-age youth will attend college -- although 80 percent of jobs presently available do not require a college education.

A continuing expansion in the number of college fellowships, scholarships, and loans is necessary. In order to meet this need, increasing amounts of student aid should be made available for high school graduates wishing to further their education and training. In recent years, college tuition and loan costs have climbed at approximately 7 percent a year, while room and board have risen about 5 percent a year. More accurate and comprehensive information on institutional aid should be prepared and presented to youth and adults. This information should be presented early so that students and parents may use it to make the wisest educational and vocational decisions possible.

B. Training Educational Personnel to Administer Student Financial Aid.

Financial aid officers became most visible during the 1960's. Their professional growth and development have been most rapid. The National Association of Student Financial Aid Administrators (2121 Eye Street, N.W., Washington, D.C. 20037) and The Journal of Student Financial Aid, published by the Association, have helped bring about a new and improved status. The increasing number of personnel with this expertise has made for greater efficiency in the administration of student aid funds.

Recognizing the need to enhance professional skills of administrators and others involved in higher education, HEW Secretary Weinberger announced the award of more than $5 million for the academic year 1973-74 to support institutes and short-term training programs for approximately 8,000 personnel. The purpose of the 128 training programs is to increase the competence of teachers, administrators, and education specialists so they may better meet the needs of specific groups of students in higher education. Low-income and minority students, veterans, women and the broad spectrum of disadvantaged students fall into this category.

In order to be eligible for admission, an applicant must be capable of undertaking graduate-level study and meet other requirements established by the educational institution conducting the

program. Institutes may vary in length from four weeks to a year. They may involve either full or part-time study. Short-term training usually involves intensive full-time study. Persons admitted on a full-time basis are eligible to receive a stipend of $75 a week. Those in programs lasting four weeks or longer may receive an additional allowance of $15 a week for each dependent. Normally, stipends are not available for part-time training.

In addition, the Education Professions Development Act, Part E authorizes the Higher Education Personnel Institutes and Short-Term Training Program. A total of $5.9 million has been awarded for the academic year 1973-74 to 21 institutions of higher education in 16 States and the District of Columbia. The purpose of this program is to prepare educational personnel for leadership roles in educational change and improvement. Funded by HEW's Office of Education, the program will offer 459 fellowships to administrators and those wishing to become administrators. Training will focus on improving skills and competencies in such disciplines as management, organizational behavior, the behavioral sciences and education.

Grant recipients now in administrative positions receive stipends equal to three-quarters of their salary (not to exceed $12,000). Teachers and other eligible educational personnel receive $6,000. All stipends are distributed according to State quotas based on school population figures. At least 5% of the fellowships will provide training in the administration of programs for children with limited English-speaking ability.

VI. The Role of BBCCS.

What should be the role of BBCCS in career and scholarship planning? It is extremely important that all BBCCS offices be particularly cognizant of student aid and financial assistance opportunities available or potentially so from all sources. Knowledge of financial aid resources permits added options in career choice.

Let me highlight some twelve areas in which BBCCS staff might take a leading role.

1. Anglo-Jewish Press

Career and counseling services columns in local Anglo-Jewish newspapers can provide much information on education, careers and the funds for financing education to those from whom requests are received. Eli Kagan has a regular column in the Metropolitan Star, as well as monthly bulletins. Mark Fisher and Arnold Lerner have initiated a regular column in a local BB newspaper. Other BBCCS directors might pursue these ideas or at least from time to time issue a bulletin that furnishes, among other things, information on student financial aid. Leon Lerner has a column in the Baltimore Jewish Times. From time to time student aids that are available in the Baltimore area will be mentioned.

2. Student Aid for Women and Girls.

BBCCS can encourage establishment of new student aid programs for women and make known those programs that already exist. There is evidence to indicate that many more specialized funds for women and girls are needed. When college departments award fellowships in proportion to the number of male and female students, often men with the lesser qualifications may obtain the awards. Some of the very best scholarships, as pointed out by Dr. Bernice Sandler in testimony before Congress, are not even open to women. Athletic scholarships still exist primarily for men. Recently, however, there have been a few changes, e.g., at the University of Miami a number of athletic scholarships have been offered to women.

Jewish girls and women attend college in greater numbers than do women from other ethnic groups. BBCCS should encourage new student aid programs for women, make known those that exist, and be aware of the state of the field.

3. Student Aid for Part-Time Students.

Financial assistance for part-time students is of tremendous importance to both men and women, and particularly so to girls and women. Men and women who attend school part-time often do so because they have responsibilities and financial commitments which preclude full-time attendance. This area of assistance has not received as much attention as it deserves. The Federal Government has not yet seen the importance of financial assistance for mature adults. However, there are a few universities such as the University of Illinois, which haveset aside scholarship funds for part-time students. Simmons and Sarah Lawrence Colleges also make financial resources available to part-time students on a pro-rated basis.

With more and more part-time students, particularly older adults, going to school in the future, the needs will be further accelerated. The need for and knowledge of what is available for financial assistance for part-time students must be highlighted. Some JVS's are active in this area. BBCCS too should do all it can, not only to locate sources of financial assistance for part-time students but also to establish such funds.

Those preparing for second careers and pre-retirement planning in most cases will enter education and training on a part-time basis. Their needs for student financial aid are similar to those of part-time students.

Many women going back into the labor market will seek student aid in order to refurbish their educational and work skills. This is also true for men seeking second careers in fields where further education and training

are required. Many of these people will be further motivated to upgrade themselves both personally and professionally if funds are available for them. In the past, small awards have often made a big difference for many women going back for further education. The $200 or $300 for courses may be the deciding factor for their enrollment in adult education programs. The FEGS in New York City, as well as ALTRUSA, has special funds for such projects. I know of nothing in B'nai B'rith. This would be a first. Some of our BBCCS field offices may use this approach in the area of pre-retirement and second careers. With the tremendous interest of B'nai B'rith members in pre-retirement programming, this sort of thrust is a natural.

4. Student Aid for Handicapped Students.

All BBCCS offices have received a copy of "Three Steps for College Entrance," written by BBCCS in cooperation with the President's Committee on Employment of the Handicapped. More than 150,000 of these leaflets have been issued. All BBCCS offices should continue to have a ready supply available to distribute give-aways. With the aid of the press, this leaflet's visibility should be extended. The Anglo-Jewish press, as well as the regular press, should be contacted. This, of course, can be mentioned by those of you who decide to have a column in the newspapers or in the newsletters that various BBCCS offices write for local B'nai B'rith lodges and BBW chapters.

5. Encouragement of B'nai B'rith Members and Community Citizens to Establish Student Aid Funds.

We must be constantly aware of new developments in our own B'nai B'rith districts and initiate sources of financial aid to meet local needs. Emergency funds should be developed for Jewish youth who will have to drop out of school because of pressing needs unless they receive help. The Philadelphia BBCCS Office is most alert as to what its State is doing for victims of Hurricane Agnes. Special funds were also made available by New York State for flood disaster victims. Emergencies also arise at the personal level. For example, the death of a parent or a parent's sudden loss of employment may put such a tremendous financial burden on the family that the student will not be able to continue his education unless given aid. When such needs arise, we should be ready to meet them.

Many Ben B'riths interested in projects that perpetuate their name or the name of a dear one may wish to set up an educational loan or scholarship. Projects of this sort should be discussed in local BBCCS Advisory Board meetings. Literally thousands of small scholarship funds all over the United States perpetuate the name of a particular donor or of a member of the family of the donor. Many illustrations exist within the B'nai B'rith family. One of the most vivid

illustrations is that of Anita Perlman, now National Chairman of the BBYO Commission. For more than two decades, student aids have been awarded in her name. This has made Anita a legend in her own time. At the same time, it has made possible the attainment of higher education for many who would otherwise not have had this opportunity.

The Laura Rubinstein Memorial Fund was recently established in memory of the 25-year-old daughter of the National BBCCS Commission Chairman. The name of a loved one is being perpetuated and at the same time those who need counseling are being helped.

BBCCS can be in the vanguard of seeing that new student aid funds are set up which meet the needs of their counselees. This has recently been carried out in the Northern New Jersey area. A new fund has also been set up in the Baltimore Office.

6. Publication of Local Student Aid Directory.

A book compiled by the Twin Cities BBCCS on student aids in Minnesota is a landmark for any BBCCS Office. It has been purchased by the Minnesota State Department of Education in large numbers. The newest edition published by the State government has recently come off the press. Many young people from Minnesota have achieved an education that would have been otherwise impossible. At present, under the direction of a lay committee headed by Dr. Samuel Binstock, Vice-Chairman of the BBCCS Commission, a directory of student aids in the Greater Pittsburgh area is being compiled. Forms have been devised to collect the information. The expertise, time and ideas of lay people have been used in gathering this information. Student aid directories can serve as invaluable tools for professionals and clientele alike. This can be a viable project for each of our field offices as well as a good source of income. In addition, a monograph (a project in itself) could be written spelling out the steps to organize a BBCCS local scholarship directory project. The National Office will be pleased to edit and publish the results.

7. Establishment of a Student Financial Aid Library.

Each BBCCS library should devote a corner, bulletin board and budget to developing as comprehensive a library on student financial aid as it has on careers and colleges. Student aid is changing rapidly; updating is as important as it is for college data. This is a "natural" for volunteers.

At the end of this presentation is a selected minimum student aid resource library for counselors and counselees. It presents important background and national information; local and state data must be obtained locally and updated regularly. Local newspapers, newsletters, community chests,

industry, unions, state departments of education, banks, schools and students are all potential sources of information about student aid.

More student aid funds are being established by Jewish individuals and organizations. A complete listing of these scholarships, fellowships and loans for Jewish students should be compiled and kept readily available.

The special bulletin board for posting student aid information should contain a list of dates for deadlines in all the steps of applying for student aids.

Every community today sees the importance of new local student aid funds. Keeping on top of this can be of great importance not only for the Jewish poor but also for the increasing numbers of middle-class Jewish families who are discovering the financial crunch of sending their sons and daughters on to higher education. The picture will probably worsen before it starts to get better. Our role can be most constructive if we act now to make our presence known. This should not diminish our counseling and testing skills as they are an important part of any well-coordinated student aid program.

Once we have established directions for setting up student aid libraries in our offices, we should make them available to local communities in which we have Outreach Programs and encourage the local Jewish Community Center and/or synagogue to maintain such a library.

8. Expert Witnesses and Administrators.

BBCCS professional staff should testify at State Legislatures in relation to new student aid bills as they come up for action in their own States. BBCCS Advisory Board members can be specifically utilized early in the discussion stages on new education bills. Contacts should be made early so that BBCCS can lend input and expertise to bills coming up for passage. This thrust can place BBCCS much closer to the power structure of the local community and State. At the same time we can be kept on top of important student aid legislation affecting our counselees. It is a project in which one's BBCCS Advisory Board can be meaningfully involved.

In a number of areas there exist small local student aid funds. Too often these funds do not coordinate or pool their efforts. BBCCS staff could serve as coordinators in this area. At the same time, a BBCCS Office could be in a position to help additional numbers of BBCCS counselees. Some JVS's are already in similar coordinating positions. The student aid funds pay for administrative and professional costs in selection and followup of student aid recipients.

Our Cincinnati BBCCS Consultant has been involved for a number of years in the screening and selection of scholarship recipients.

9. Educational Loans -- Their Cost Commitments.

Increasing numbers of Jewish youth and their parents obtain some form of educational loan. These funds vary in interest rates, eligibility requirements and methods of repayment. Our professional staff must be knowledgeable of these commitments. Most young people who have accepted these educational loans are not aware of the financial implications. BBCCS professionals must know them in order to provide proper guidance, direction and counseling to their counselees.

Some questions that a student or parent should ask before taking out a commercial loan include:

a) What is the true interest rate being charged? What is the real rate being paid? Too often, there is a substantial gap between the real rate and apparent rate.

b) How long may individuals take to repay the loan? Can the lender terminate the plan before the student's education is completed? If so, under what specific circumstances? How much notice must be given? What are the built-in safeguards for the lender?

c) Are students permitted to terminate the loan program before the contract ends? Is permission from the lender required? How much notice must be given before termination? Are any penalties involved?

10. Field Visits to Financial Aid Offices and Feedback from Recipients.

BBCCS staff and college caravans might visit local colleges, technical and business schools, for information on student aid. It can lead to worthwhile contacts, not only in the area of student aid but in others as well. With most colleges feeling a large financial pinch, more and more student aid administrators are interested in working with community agencies who also have an interest in student financial planning. Community resources are a significant parameter of counseling. There is much more we can do in this area.

Many of our BBCCS offices see individuals who need scholarships or loans and come to our offices partially for this reason. Followup of those that receive aid may serve as an excellent source of public relations and information. The information would also give us feedback that would be particularly helpful for our professional expertise and our image to the community.

11. Part-Time and Summer Employment.

Increasing numbers of Jewish youth are obliged to work part-time and/or during the summer months. With this in mind, more BBCCS offices must be involved in helping young people find part-time and summer employment. Such projects should receive high priority. As mentioned earlier, more and more student aid is given in packages. Increasingly, student aid funds state as one of their criteria that the applicant must earn a certain amount during the school year or vacation periods. The efforts of the New York, Wisconsin and St. Louis BBCCS offices are an indication of what may be initiated to help aid applicants. Such aproject particularly appeals to B'nai B'rith leadership and, at the same time, can involve an office in Jewish community activities. As you know, a number of our BBCCS publications, such as Seven Steps to Finding Your Place in the World of Work and Part-Time, Summer and Volunteer Jobs for Jewish and Other Minority Group Youth, and A "Starter" File of Free Occupational Literature provide information relating to procedures and efforts helpful to those you serve. There are many difficulties involved when one gets into this area in a tight labor market. Yet, this is an area that cannot be neglected. If the program is to work, one of the best methods is to seek the involvement of a B'nai B'rith lodge or BBW chapter. Those which are industrial in nature or contain members involved in small business or various professions are most helpful. Not enough is said about the fact that our first study of affiliated Jewish youth in cooperation with BBW revealed more interest in small business than was indicated in our recent eight-year followup study. Jewish young people are not exposed to small business experiences to the extent that they were in past years. Since many part-time and summer jobs are in the area of small business, creative educational and employment experiences may be provided for Jewish youth that were somewhat neglected during the past ten years of affluence.

In relation to the Jewish poor, part-time, temporary and summer jobs may be a giant step in breaking the lockstep in families that are not truly involved in the mainstream of the world of work.

12. BBCCS-Sponsored Essay Contests.

Essay contests are more popular than ever before in the area of student aid. BBCCS offices can sponsor essay contests much more than they have in the past. I am delighted with the essay contest for young people initiated by one of the B'nai B'rith districts on "What I Want to be Doing Thirty-Five Years from Now" -- in honor of BBCCS's thirty-fifth anniversary. Many essay contests award scholarships from as little as $25.00 to more than $3500. BBCCS field offices could offer a scholarship award based on an essay in relation to careers. Each year, the best essays

could be published by the National BBCCS Office. The essay contest might be named after a particular person. We already have a built-in audience of possible candidates for such a contest in our own applicants. Judges could be pooled from professional staff and BBCCS Advisory Boards. Essay contests are particularly stimulating to lay people. We are living in far too sophisticated an age to believe that because we are merely doing a job of helping people, we will receive adequate funds and be able to grow and develop as we all want.

I hope this item can be placed on the agenda of BBCCS Advisory Board meetings during the year ahead. It has a great deal of potential and is well worth further exploration.

VII. Conclusion.

Scholarship awards fit in very neatly with Jewish tradition. Initiation of student aid funds from the earliest times have come from members of the Jewish faith. The first large student aid award for Blacks came from the Rosenwalds.

Let us continue the Jewish tradition under BBCCS auspices and initiative. Let us maximize scholarships and other student aid as one of the new BBCCS counseling thrusts. The twelve suggested areas for BBCCS action is a new look for an old problem and will lead to many other possibilities for alleviating an old problem of Jewish youth and adults.

SELECTED MINIMUM STUDENT AID RESOURCE LIBRARY

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